## General Finance Limited (Bittiya Sansthan) Chabahil, Kathmandu

## onabann, nammanaa

## Unaudited Financial Results (Quaterly)

## As at 4th Quater (31/03/2074) of the Fiscal Yerar 2073/074 (Ashad)

Rs. in' 000

1-11   Part Up Cappille   220,165   220,165   1312229   Season and Signing					Rs. in' 000
Test Capital and Liabilities (1.1 to 1.7)	S.N.	Particulars	This Quarter	Pervious Quarter	Corresponding
Section   Sect	l		Ending	Ending	Previous Year
1-1   Desire the Cognisis					Quarter Ending
1.00   1.00	1	Total Capital and Liabilities (1.1 to 1.7)	406,082	345,678	270,828
1-32   December and Sport	1.1	Paid Up Capital	220,195	220,195	132,228
1-1-1	1.2	Reserve and Surplus	-116792	(123,410)	(117,079)
1.5   Deposition Currency	1.3	Debenture and Bond			
1.5   Deposition Correnty	1.4	Borrowings		=	-
Bomestic Currency	1.5		100,239	38,188	19,620
Description				·	·
1.61   Income Text Liability   1.411   60   2.0455/27   2016.031   2016.03					
1-7   Other Liabilities	16		1 411	69	29 452
2   Total Asserts (2.1 to 2.7)					
2.1         Oash and Stark Balance         164,395         114,285         60,678           2.2         Money and Call and Short Notice					
2.2   Survey and Strock Notice     105				·	
2.4   Loss and Advances(a+b+c+d+e+f)			104,333	114,203	00,070
2.4. Lome and Advances(arbit-corbe=t)  3. Real Estate Loan  1. Readering Road Estate Loan (Except Personal Home Loan upto Rs. 20 Lacs)  2. Basiness Compelex A. Readerital Apartment construction Loan  3. Income generating Commercial Complex Loan  3. Income generating Commercial Complex Loan  4. Other Road Estate Loan (Including Land purchase & Picting)  5. Personal Home Loan of Rs. 20 Lacs or less  6. Margin Type Loan  6. Margin Type Loan  6. Margin Type Loan  7. Coverdat Loan/R Loan/WC Loan  8. 30,073  8. 21,772  8. Coverdat Loan/R Loan/WC Loan  8. 30,073  8. 21,772  8. Coverdat Loan/R Loan/WC Loan  8. 30,073  9. Coverdat Loan/R Loan/WC Loan  9. Total Complex Loan  10. Other Roades  10.			105	105	105
Real Estate Loan     Real Estate Loan (Except Personal Home Loan upto Rs.80 Lacs)     Real Estate Loan (Except Personal Home Loan upto Rs.80 Lacs)     Real Estate Loan (Except Personal Home Loan upto Rs.80 Lacs)     Real Estate Loan (Except Personal Home Loan upto Rs.80 Lacs)     Real Estate Loan (Except Personal Home Loan upto Rs.80 Lacs or less     Real Estate Loan (Except Personal Home Loan upto Rs.80 Lacs or less     Real Estate Loan (Except Loan upto Rs.80 Lacs or less     Real Estate Loan (Except Loan upto Rs.80 Lacs or less     Real Estate Loan (Except Loan upto Rs.80 Lacs or less     Real Estate Loan (Except Loan upto Rs.80 Lacs or less     Real Estate Loan (Except Loan upto Rs.80 Lacs or less     Real Estate Loan (Except Loan upto Rs.80 Lacs or less     Real Estate Loan (Except Loan upto Rs.80 Lacs or less     Real Estate Loan (Except Loan upto Rs.80 Lacs or less     Real Estate Loan (Except Loan upto Rs.80 Lacs or less     Real Estate Loan (Except Loan upto Rs.80 Lacs or less     Real Estate Loan (Except Loan upto Rs.80 Lacs or less     Real Estate Loan (Except Loan upto Rs.80 Lacs or less     Real Estate Loan (Except Loan upto Rs.80 Lacs or less     Real Estate Loan (Except Loan upto Rs.80 Lacs or less     Real Estate Loan (Except Loan upto Rs.80 Lacs or less     Real Estate Loan (Except Loan upto Rs.80 Lacs or less     Real Estate Loan (Except Loan upto Rs.80 Lacs or less     Real Estate Loan (Except Loan upto Rs.80 Lacs or less or less of Rs.80 Lacs or less					
2. Basiness Competex & Residential Apartment construction Loan	2.4			190,098	·
2. Business Compelex & Residential Apartment construction Loan			-	-	-
1. home generating Commercial Complex Loses		· · · · · · · · · · · · · · · · · · ·	+		
A. Other Real Estate Loan (Including Land purchase & Potting)			+		
b. Personal Home Loan of Rs.80 Lacs or less         28,046         28,831         18,328           c. Mergin Type Loan         3,073         2,172         2,172           d. Term Loan         67,777         72,747         70,774           e. Overdraft Loan/TR Loan/WC Loan         87,048         87,998         79,753           l. Others         14,201         624         624           2.5 Fixed Assets         3,265         3,204         1,756           2.6 Non Banking Assets         16,561         16,561         16,561           2.7 Other Assets         21,623         21,335         19,378           3 Profit and Loss Account         Up to this Quarter         Up to this Quarter         Up to Corresponding Previous Year           3.1 Interest Income         21,544         14,562         4,138           3.2 Interest Income         2,015         860         3,248           3.3 Fees, Commission and Discount         188         2         5           3.4 Other Operating Income         142         147         62           3.5 Foreign Exchang Gain Class (Net)         9,7         19,858         13,851         957           3. Staff Expenses         8,744         7,660         8,277           3. Staff Expenses			+		
C. Margin Type Loan					
d. Term Loan e. Overdraft Loan/TR Loan/WC Loan f. Others c. Overdraft Loan/TR Loan/WC Loan f. Others f. Other Assets f. Others f. Other Assets f. Other Operating Income f. Other Operating Income f. Other Operating Profit on Respirators f. Other Operating Profit on Respirators f. Other Operating Profit on Res. Other Operating Profit Operating Profit on Res. Other Operating Profit Operat		b. Personal Home Loan of Rs.80 Lacs or less	28,046	26,831	18,928
e. Overdraft Loan/TR Loan/WC Loan		c. Margin Type Loan	3,073	2,172	2,172
Cothers		d. Term Loan	67,717	72,474	70,774
2.5   Fixed Assets   3.268   3.204   1.756		e. Overdraft Loan/TR Loan/WC Loan	87,048	87,998	79,763
2.6   Non Banking Assets		f. Others	14,201	624	624
27. Other Assets   21,623   21,335   19,378	2.5	Fixed Assets	3,265	3,204	1,756
Profit and Loss Account	2.6	Non Banking Assets	16,561	16,561	16,561
Record   Countries   Countri	2.7	Other Assets	21,623	21,335	19,378
Interest income	3	Profit and Loss Account	Up to this	Up to this	Up to Corresponding
3.1   Interest income			Quarter	Quarter	Previous Year
A. Net Interest Expense   2,015   860   3,248     A. Net Interest income (3.1-3.2)   19,528   13,702   891     3.3   Fees, Commission and Discount   188   2   5     4. Other Operating Income   142   147   62     5. Foreign Exchang Gain/Loss (Net)					Quarter
A. Net Interest income (3.1-3.2) 19,528 13,702 891  3.3 Fees, Commission and Discount 188 2 2 5.5  3.4 Other Operating Income	3.1	Interest income	21,544	14,562	4,138
3.3         Fees, Commission and Discount         188         2         5           3.4         Other Operating Income         142         147         62           3.5         Foreign Exchang Gain/Loss (Net)	3.2	Interest Expense	2,015	860	3,248
3.3         Fees, Commission and Discount         188         2         5           3.4         Other Operating Income         142         147         62           3.5         Foreign Exchang Gain/Loss (Net)		A . Net Interest income (3.1- 3.2)	19,528	13,702	891
3.4   Other Operating Income   142   147   62   3.5   Foreign Exchang Gain/Loss (Net)	3.3		188	2	5
3.5   Foreign Exchang Gain/Loss (Net)					62
B. Total Operating Income (A+3.3+3.4+3.5)					-
Staff Expenses			19.858	13.851	957
3.7         Other Operating Expenses         6,982         2,950         4,456           C. Operating Profit Before Provision (B-3.6-3.7)         4,702         3,240         (11,776           3.8         Provision for Possible Losses         826         9,356         -           D. Operating Profit (C-3.8)         3,875         (6,116)         (11,776           3.9         Non Operating Income / Expenses (Net)         19         -         3.49           3.10         Write Back of Provision for Possibl Loss         18,212         1,521         12,895           E. Profit from Regular Activities (D+3.9+3.10)         22,106         (4,594)         1,469           3.11         Extraordinary Income / Expenses (Net)         -         -         -           F. Profit before Bonus and Taxes (E.+3.11)         22,106         (4,594)         1,469           3.12         Provision for Staff Bonus         -         -         -           3.13         Provision for Tax         21,820         20,409         (867           G. Net Profit / Loss (F-3.12-3.13)         266         (25,004)         2,336           4         Ratios         At the End of This Quarter         <	3.6				
C. Operating Profit Before Provision (B-3. 6-3.7)		·			
3.8   Provision for Possible Losses   826   9,356	0.1	· · · · · · · · · · · · · · · · · · ·		·	·
D. Operating Profit (C-3.8)   3,875   (6,116)   (11,776     3.9   Non Operating Income / Expenses (Net)   19   -             3.10   Write Back of Provision for Possibl Loss   18,212   1,521   12,895     E. Profit from Regular Activities (D+3.9+3.10)   22,106   (4,594)   1,469     3.11   Extraordinary Income / Expenses (Net)         F. Profit before Bonus and Taxes (E.+3.11)   22,106   (4,594)   1,469     3.12   Provision for Staff Bonus   -   -   -     3.13   Provision for Tax   21,820   20,409   (867     G. Net Profit / Loss (F-3.12-3.13)   286   (25,004)   2,336     4   Ratios   At the End of This Quarter   Quarter   Quarter     4.1   Capital Fund to RWA   33,28   33,85   3,99     4.2   Non Performing Loan (NPL) To Total Loan   84,93   93,53   99,69     4.3   Total Loan Loss Provision to Total NPL   100,18   100,07   100,00     4.4   Cost of funds   8,10   3,00   16,47     4.5   Credit to Deposit Ratio (Calculated As per NRB Directives)   102,04   148,18   495,36     3.6   At the End of Loss of Folia Calculated As per NRB Directives   102,04   148,18   495,36     3.7   Capital Fund to Deposit Ratio (Calculated As per NRB Directives)   102,04   148,18   495,36     3.8   Capital Fund to Deposit Ratio (Calculated As per NRB Directives)   102,04   148,18   495,36     3.8   Capital Fund to Deposit Ratio (Calculated As per NRB Directives)   102,04   148,18   495,36     3.9   Capital Fund to Deposit Ratio (Calculated As per NRB Directives)   102,04   148,18   495,36     3.9   Capital Fund to Deposit Ratio (Calculated As per NRB Directives)   102,04   148,18   495,36     3.9   Capital Fund to Deposit Ratio (Calculated As per NRB Directives)   102,04   148,18   495,36     3.9   Capital Fund to Deposit Ratio (Calculated As per NRB Directives)   102,04   148,18   149,36     3.0   Capital Fund to Deposit Ratio (Calculated As per NRB Directives)   102,04   148,18   149,36     3.0   Capital Fund to Deposit Ratio (Calculated As per NRB Directives)   102,04   148,18   149,36     3.0   Capital Fund to Deposit Ratio (Calcula	3 0				(11,776)
3.9   Non Operating Income / Expenses (Net)   19	5.0				(44 770)
3.10   Write Back of Provision for Possibl Loss   18,212   1,521   12,895	2.0				
E. Profit from Regular Activities (D+3.9+3.10)   22,106   (4,594)   1,469     3.11   Extraordinary Income / Expenses (Net)					
Straordinary Income / Expenses (Net)   F. Profit before Bonus and Taxes (E.+3.11)   22,106   (4,594)   1,469	3.10				
F. Profit before Bonus and Taxes (E.+3.11)   22,106   (4,594)   1,469     3.12   Provision for Staff Bonus	0.11		22,106	(4,594)	1,469
3.12         Provision for Staff Bonus         -	3.11				
3.13         Provision for Tax         21,820         20,409         (867           G . Net Profit / Loss (F-3.12-3.13)         286         (25,004)         2,336           4         Ratios         At the End of This Quarter         At the End of This Quarter         At the End of This Ponding Previous Year Quarter           4.1         Capital Fund to RWA         33.28         33.85         3.99           4.2         Non Performing Loan (NPL) To Total Loan         84.93         93.53         99.69           4.3         Total Loan Loss Provision to Total NPL         100.18         100.07         100.00           4.4         Cost of funds         8.10         3.00         16.47           4.5         Credit to Deposit Ratio (Calculated As per NRB Directives)         102.04         148.18         495.36				(4,594)	·
G . Net Profit / Loss (F-3.12-3.13)         286         (25,004)         2,336           4         Ratios         At the End of This Quarter         At the End of This Quarter         At the End of This Ponding Previous Productions of College Provious			1	-	
4         Ratios         At the End of This Quarter         At the End of This Quarter         At the End of Corresponding Previous Year Quarter           4.1         Capital Fund to RWA         33.28         33.85         3.99           4.2         Non Performing Loan (NPL) To Total Loan         84.93         93.53         99.69           4.3         Total Loan Loss Provision to Total NPL         100.18         100.07         100.00           4.4         Cost of funds         8.10         3.00         16.47           4.5         Credit to Deposit Ratio (Calculated As per NRB Directives)         102.04         148.18         495.36	3.13				(867)
Quarter         Quarter         Quarter         ponding Previous Year Quarter           4.1         Capital Fund to RWA         33.28         33.85         3.99           4.2         Non Performing Loan (NPL) To Total Loan         84.93         93.53         99.69           4.3         Total Loan Loss Provision to Total NPL         100.18         100.07         100.00           4.4         Cost of funds         8.10         3.00         16.47           4.5         Credit to Deposit Ratio (Calculated As per NRB Directives)         102.04         148.18         495.36					2,336
4.1         Capital Fund to RWA         33.28         33.85         3.99           4.2         Non Performing Loan (NPL) To Total Loan         84.93         93.53         99.69           4.3         Total Loan Loss Provision to Total NPL         100.18         100.07         100.00           4.4         Cost of funds         8.10         3.00         16.47           4.5         Credit to Deposit Ratio (Calculated As per NRB Directives)         102.04         148.18         495.36	4	Ratios	At the End of This	At the End of This	At the End of Corres-
4.1       Capital Fund to RWA       33.28       33.85       3.99         4.2       Non Performing Loan (NPL) To Total Loan       84.93       93.53       99.69         4.3       Total Loan Loss Provision to Total NPL       100.18       100.07       100.00         4.4       Cost of funds       8.10       3.00       16.47         4.5       Credit to Deposit Ratio (Calculated As per NRB Directives)       102.04       148.18       495.36			Quarter	Quarter	ponding Previous
4.2       Non Performing Loan (NPL) To Total Loan       84.93       93.53       99.69         4.3       Total Loan Loss Provision to Total NPL       100.18       100.07       100.00         4.4       Cost of funds       8.10       3.00       16.47         4.5       Credit to Deposit Ratio (Calculated As per NRB Directives)       102.04       148.18       495.36					Year Quarter
4.3       Total Loan Loss Provision to Total NPL       100.18       100.07       100.00         4.4       Cost of funds       8.10       3.00       16.47         4.5       Credit to Deposit Ratio (Calculated As per NRB Directives)       102.04       148.18       495.36	4.1	Capital Fund to RWA	33.28	33.85	3.99
4.4     Cost of funds     8.10     3.00     16.47       4.5     Credit to Deposit Ratio (Calculated As per NRB Directives)     102.04     148.18     495.36	4.2	Non Performing Loan (NPL) To Total Loan	84.93	93.53	99.69
4.5         Credit to Deposit Ratio (Calculated As per NRB Directives)         102.04         148.18         495.36	4.3	Total Loan Loss Provision to Total NPL	100.18	100.07	100.00
	4.4	Cost of funds	8.10	3.00	16.47
4.6 Base Rate 28.86	4.5	Credit to Deposit Ratio (Calculated As per NRB Directives)	102.04	148.18	495.36
	4.6	Base Rate	28.86		

\*Paid up Capital Includes Rs 87967 thousand received as a Call in advance for share capital

Head Office

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Branch Office

Newroad , Pnone: 4258880, 4244888. 4267024

162.49

5.25

 $<sup>\</sup>ensuremath{^{**}}\textsc{provision}$  for loan loss and non banking assets is included under Other liability.

<sup>\*\*\*</sup> Provision for staff bonus has not been made